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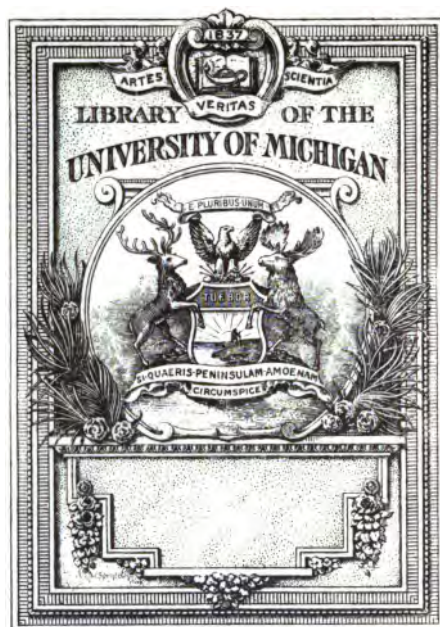
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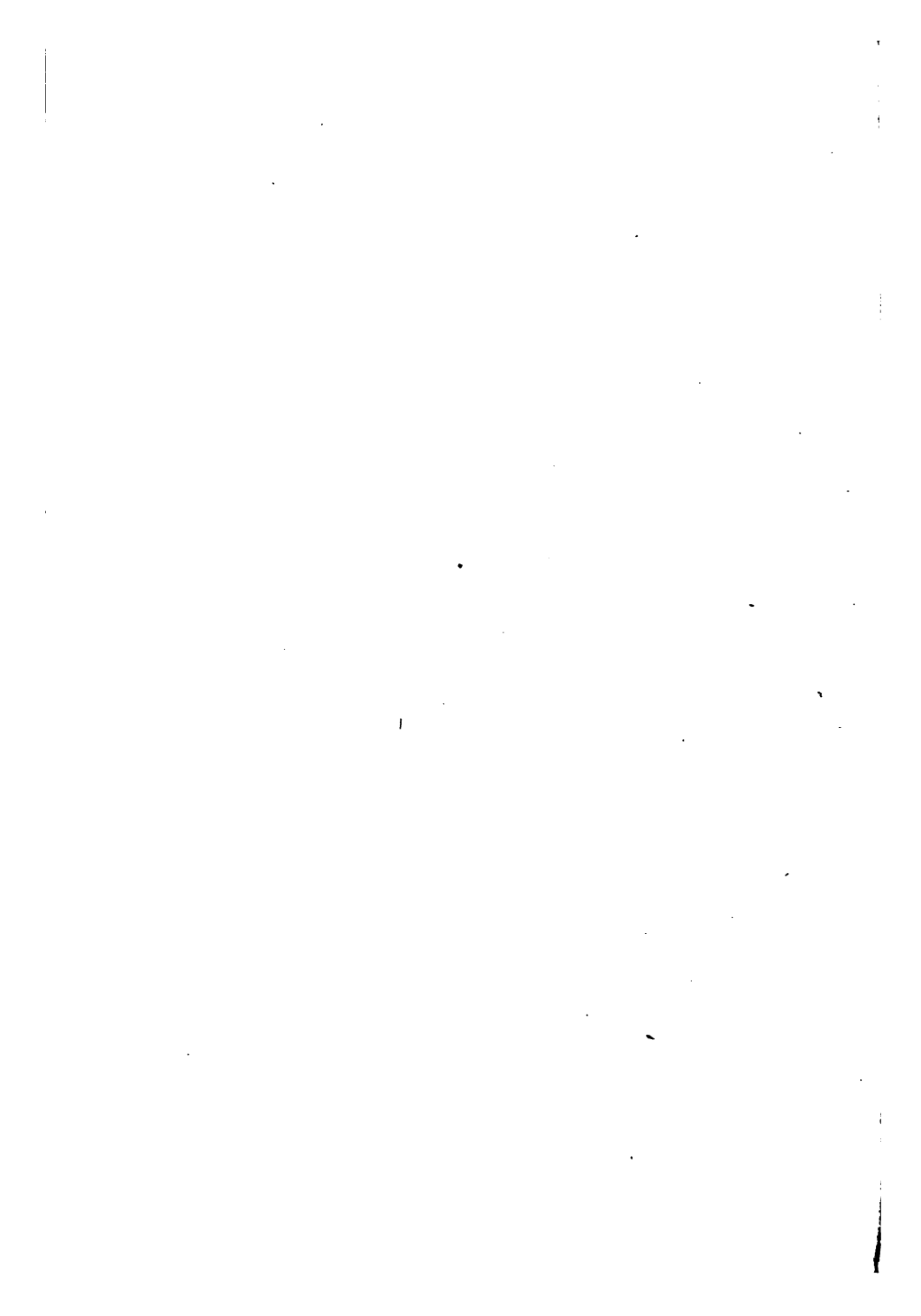
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## THE YOUNG MAN IN BUSINESS



The Character and Wisdom Series

# THE YOUNG MAN IN BUSINESS

BY  
EDWARD W. BOK

*dedicated to Jack Walker*



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NEW YORK AND BOSTON

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Now, as every young man naturally desires to make a business success, it is plain from the above statement that something is lacking ; either the opportunities, or the capabilities in the young men themselves. No one conversant with the business life of any of our large cities can, it seems to me, even for a single moment, doubt the existence of good chances for young men. Take any large city as a fair example: New York, Boston, Philadelphia, or Chicago, and in each instance there exist more opportunities than there are young men capable of embracing them. The demand is far in excess of the supply. Positions of trust are constantly going begging for the right kind of young men to fill them. But such men are not common ; or, if they be, they have a most unfortunate way of hiding their light under a bushel, so much so that business men cannot see even a glimmer of its rays. Let a position of any real importance be open, and it is the most difficult kind of a problem to find any one to fill it satisfactorily. Business men are constantly passing through this experience. Young men are desired in the great majority of positions because of their progressive ideas and capacity to endure work ; in fact, "young blood," as it is called, is preferred in nine positions out of every ten, nowadays.

The chances for business success for any young man are not wanting. The opportunities exist, plenty of them. The trouble is that the average young man of to-day is incapable of filling them, or, if he be not exactly incapable (I gladly give him the benefit of the

doubt), he is unwilling to fill them, which is even worse. That exceptions can be brought up to controvert I know, but I am dealing with the many, not with the few.

The average young man in business to-day is nothing more nor less than a plodder, — a mere automaton. He is at his office at eight or nine o'clock in the morning; is faithful in the duties he performs; goes to luncheon at twelve, gets back at one; takes up whatever he is told to do until five, and then goes home. His work for the day is done. One day is the same to him as another; he has a certain routine of duties to do, and he does them day in and day out, month in and month out. His duties are regulated by the clock. As that points, so he points. Verily, it is true of him that he is the same yesterday, to-day, and forever. No special fault can be found with his work. Given a particular piece of work to do, he does it just as a machine would. Such a young man, too, generally considers himself hard-worked — often overworked and underpaid; wondering all the time why his employer doesn't recognize his value and advance his salary. "I do everything I am told to do," he argues, "and I do it well. What more can I do?"

This is simply a type of a young man to be found in thousands of offices and stores. He goes to his work each day with no definite point nor plan in view; he leaves it with nothing accomplished. He is a mere automaton. Let him die, and his position can be filled in twenty-four hours. If he detracts nothing from his

employer's business, he certainly adds nothing to it. He never advances an idea; is absolutely devoid of creative powers; his position remains the same after he has been in it for five years as when he came to it.



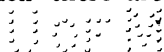
Now, I would not for a moment be understood as belittling the value of faithfulness in an employee. But, after all, faithfulness is nothing more nor less than a negative quality. By faithfulness a man may hold a position a lifetime. He will keep it just where he found it. But by the exercise of this single quality he does not add to the importance of the position any more than he adds to his own value. It is not enough that it may be said of a young man that he is faithful; he must be something more. The willingness and capacity to be faithful to the smallest detail must be there, serving only, however, as a foundation upon which other qualities are built.

Altogether too many young men are content to remain in the positions in which they find themselves. The thought of studying the needs of the next position just above them never seems to enter their minds. It is possible for every young man to rise above his position, and it makes no difference how humble that position may be, nor under what disadvantages he may be placed. But he must be alert. He must not be afraid of work, and of the hardest kind of work. He must study not only to please, but he must go a step beyond. It is essential, of course, that he should

first of all fill the position for which he is engaged. No man can solve the problem of business before he understands the rudiments of the problem itself. Once the requirements of a position are understood and mastered, then its possibilities should be undertaken. It is foolish, as some young men argue, that to go beyond their special position is impossible with their employers. The employer never existed who will prevent the cream of his establishment from rising to the surface. The advance of an employee always means the advance of the employer's interests. An employer would rather pay a young man five thousand dollars a year than five hundred. What is to the young man's interest is much more to the interest of his employer. A five-hundred-dollar clerkship is worth just that amount and nothing more to an employer. But a five-thousand-dollar man is generally worth five times that sum to a business. A young man makes of a position exactly what he chooses: a millstone around his neck, or a stepping-stone to larger success. The possibilities lie in every position; seeing and embracing them rest with its occupant. The lowest position can be so filled as to lead up to the next and become a part of it. One position should be only the chrysalis for the development of new strength to master the requirements of another position above it.



The average young man is extremely anxious to get into a business position in which there are what he



calls "prospects" for advancement. It is usually one of his first questions, "What are my prospects here?" He seems to have the notion that the question of his "prospects" or advancement is one entirely in the hands of his employer, whereas it rarely occurs to him that it is a matter resting entirely with himself. An employer has, of course, the power of promotion, but that is all. He cannot advance a young man unless the young man first demonstrates that he is worthy of advancement. Every position offers prospects; every business house has in it the possibility of a young man's bettering himself. But it depends upon him, first. If he is of the average come-day go-day sort, and does his work in a mechanical or careless fashion, lacking that painstaking thoroughness which is the basis of successful work, his prospects are naught. And they will be no greater with one concern than with another, although he may identify himself with a score during a year. If, on the contrary, he buckles down to work, and makes himself felt from the moment he enters his position, no matter how humble that may be, his advancement will take care of itself. An employer is very quick to discover merit in an employee, and if a young man is fitted to occupy a higher position in the house than he is filling, it will not be long before he is promoted. There are, of course, instances where the best work that a young man can do goes for nothing and fails of rightful appreciation, and where such a condition is discovered, of course the young man must change the condition and go where his services will receive proper



recognition and value. But this happens only in a very small minority of cases. In the vast majority of cases where the cry of inappreciation is heard, it is generally the fact that the crier is unworthy of more than he receives.

No employer can tell a young man just what his prospects are. That is for the young man himself to demonstrate. He must show first what is in him, and then he will discover for himself what his prospects are. Because so many young men stand still does not prove that employers are unwilling to advance them, but simply shows that the great run of young men do not possess those qualities which entitle them to advancement. There are exceptional cases, of course; but as a rule a man gets in this world about what he is worth, or not very far from it. There is not by any means as much injustice done by the employer to the employee as appears on the surface. Leaving aside all question of principle, it would be extremely poor policy for a business man to keep in a minor position a young man who, if promoted, would expand and make more money for the house.



And right here a word or two may perhaps be fitly said about the element of "luck" entering into business advancement. It is undeniable that there are thousands of young men who believe that success in business is nothing else than what they call "luck." The young men who forge ahead are, in their estimation, simply the

lucky ones, who have had influence of some sort or other to push them along.

When a young man gets into that frame of mind which makes him believe that "luck" is the one and only thing which can help him along, or that it is even an element in business, it may be safely said that he is doomed to failure. The only semblance to "influence" there is in business is found where, through a friendly word, a chance is opened to a young man. But the only thing that "influence" can do begins and ends with an opportunity. The strongest influence that can be exerted in a young man's behalf counts for very little if he is found to be incapable of embracing that chance. And so far as "luck" is concerned, there is no such thing in a young man's life or his business success. The only lucky young man is he who has a sound constitution, with good sense to preserve it; who knows some trade or profession thoroughly or is willing to learn it and sacrifice everything to its learning; who loves his work and has industry enough to persevere in it; who appreciates the necessity of self-restraint in all things, and who tempers his social life to those habits which refresh and not impair his constitution. That is luck, — the luck of having common sense. That is the only luck there is, — the only luck worth having; and it is something which every right-minded young man may have if he goes about it the right way.

Things in this world never just happen. There is always a reason for everything. So with success. It is not the result of luck; it is not a thing of chance.



It comes to men only because they work hard and intelligently for it, and along legitimate lines.



Now a word about a young man's salary. It is human nature to wish to make all the money we honestly can: to get just as large a return for our services as possible. There is no qualifying that statement, and as most of the comforts of this life are had through the possession of sufficient money, it is perfectly natural that the subject of what we earn should be prominent in our minds. But too many young men put the cart before the horse in this question of salary. It is their first consideration. They are constantly asking what salaries are paid in different business callings, and whether this profession or that trade is more financially productive. The question seems to enter into their deliberations as a qualifying factor as to whether they shall enter a certain trade or profession. I never could quite see the point of this nor the reason for it. Of what significance to you or to me are the salaries which are paid to others? They signify nothing. If the highest salary paid to the foremost men in a certain profession is \$10,000 per year, what does that fact prove? There is no obstacle to some one's else going into that same profession and earning \$25,000. The first consideration, when a young man thinks of going into business, is not which special trade or profession is most profitable, but which particular line he is most inter-

ested in and best fitted for. What matters it to a man that fortunes are made in the law if he has absolutely no taste or ability for that profession? Of what value is it to a young man who loves mechanical engineering to know that there are doctors who earn large incomes? What difference do the productive possibilities of any line of work make to us if we are not by nature fitted for that work?

When a young man is always thinking of the salary he is receiving, or the salary he "ought to get," he gives pretty good proof that he is not of a very superior make. The right sort of a young fellow doesn't everlastingly concern himself about salary. Ability commands income. But a young man must start with ability, not with salary. That takes care of itself.



Now, a substantial business success means several things. It calls, in the first place, for concentration. There is no truth more potent than that which tells us we cannot serve God and Mammon. Nor can any young man successfully serve two business interests, no matter how closely allied; in fact, the more closely the interests the more dangerous are they. The human mind is capable of just so much clear thought, and generally it does not extend beyond the requirements of one position in these days of keen competition. If there exists a secret of success, it lies, perhaps, in concentration more than in any other single element. During business hours a man should be in business. His thoughts

should be on nothing else. Diversions of thought are killing to the best endeavors. The successful mastery of business questions calls for a personal interest, a forgetfulness of self, that can only come from the closest application and the most absolute concentration. I go so far in my belief of concentration to business interests in business hours as to argue that a young man's personal letters should not be sent to his office address, nor should he receive his social friends at his desk. Business hours are none too long in the great majority of our offices, and, with a rest of one hour for luncheon, no one has a right to lop off fifteen minutes here to read an irrelevant personal letter, or fifteen minutes there to talk with a friend whose conversation distracts the mind from the problems before it. A young man cannot draw the line between his business life and his social life too closely. It is all too true of thousands of young men that they are better conversant during the base-ball season with the batting average of some star player, or the number of men "put out at second" by some other player, than they are with the details of their business.

Digression is just as dangerous as stagnation in the career of a young man in business. There is absolutely no position worth the having in business life to-day to which a care of other interests can be added. Let a man attempt to serve the interests of one master, and if he serves him well he has his hands and his head full. There is a class of ambitious young men who have what they choose to call "an anchor to the windward" in their

business. That is, they maintain something outside of their regular position. They do this from necessity, they claim. One position does not offer sufficient scope for their powers or talents ; does not bring them sufficient income, and they are "forced," they explain, to take on something in addition. I have known such young men. But, so far as I have been able to discern, the trouble does not lie so much with the position they occupy as with themselves. When a man turns away from the position he holds to outside affairs, he turns just so far away from the surest path of success. To do one thing perfectly is better than to do two things only fairly well. It was told me once, of one of our best known actors, that outside of his stage knowledge he knew absolutely nothing. But he acted well,—so well that he stands at the head of his profession, and has an income of five figures several times over. All around geniuses are rare—so rare that we can hardly find them. To know one thing absolutely means material success and commercial and mental superiority. I dare say that if some of our young men understood more fully than they do the needs of the positions they occupy, the necessity for outside work would not exist.

Stagnation in a young man's career is but a synonym for starvation, since there is no such thing as standing still in the business world. We go either backward or forward ; we never stand still. When a young man fails to keep abreast of the possibilities of his position he recedes constantly, though perhaps unconsciously.

The young man who progresses is he who enters into the spirit of the business of his employer, and who points out new methods to him, advances new ideas, suggests new channels and outputs. There is no more direct road to the confidence of an employer than for him to see that any one of his clerks has an eye eager for the possibilities of business. That young man commands the attention of his chief at once, and when a vacancy occurs he is apt to step into it, if, indeed, he does not forge over the shoulders of others. Young men who think clearly, can conceive good ideas and carry them out, are not so plentiful that even a single one will be lost sight of. It is no special art, and it reflects but little credit upon any man simply to fill a position. That is expected of him; he is engaged to do that, and it is only a fair return for a certain payment made. The art lies in doing more than was bargained for; in proving greater than was expected; in making more of a position than has ever been made before. A quick conception is needed here, the ability to view a broad horizon; for it is the liberal-minded man, not the man of narrow limitations, who makes the success of to-day. A young man showing such qualities to an employer does not remain in one position long.



Two traps in which young men in business often fall are a disregard for small things, and an absolute fear of making mistakes. One of the surest keys to success lies in thoroughness. No matter how great may be the

enterprise undertaken, a regard for the small things is necessary. Just as the little courtesies of every-day life make life the worth living, so the little details form the bone and sinew of a great success. A thing half or three-quarters done is worse than not done at all. Let a man be careful of the small things in business, and he can generally be relied upon for the greater ones. The man who can overcome small worries is greater than the man who can override great obstacles. When a young man becomes so ambitious for large success that he overlooks the small things, he is pretty apt to encounter failure. There is nothing in business so infinitesimal that we can afford to do it in a slipshod fashion. It is no art to answer twenty letters in a morning when they are, in reality, only half answered. When we commend brevity in business letters, we do not mean brusqueness. Nothing stamps the character of a house so clearly as the letters it sends out.

The fear of making mistakes keeps many a young man down. Of course, errors in business are costly, and it is better not to make them. But, at the same time, I would not give a snap of the fingers for a young man who has never made mistakes. But there are mistakes and mistakes ; some easy to be excused, others not to be overlooked in the case of any employee. A mistake of judgment is possible with us all ; the best of us are not above a wrong decision. And a young man who holds back for fear of making mistakes loses the first point of success.

A young man in business nowadays, with an ambition

to be successful, must also be careful of his social life. It is not enough that he should take care of himself during the day. To social dissipations at night can be traced the downfall of hundreds upon hundreds of young men. The idea that an employer has no control over a young man's time away from the office is a dangerous fallacy. An employer has every right to ask that those into whose hands he entrusts responsibilities shall follow social habits which will not endanger his interests upon the morrow. So far as social life is concerned, young men generally run to both extremes. Either they do not go out at all, which is stagnating, or they go out too much, which is deadly. Only here and there is found one who knows the happy medium. A certain amount of social diversion is essential to everybody, boy, man, girl, or woman. And particularly so to a young man with a career to make. To come into contact with the social side of people is broadening; it is educative. "To know people," says a writer, "you must see them at play." Social life can be made a study at the same time that it is made a pleasure. To know the wants of people, to learn their softer side, you must come into contact with their social natures. No young man can afford to deny himself certain pleasures, or a reasonable amount of contact with people in the outer world. It is to his advantage that people should know he exists,—what his aims and aspirations are. His evening occupations should be as widely different as possible from those which occupy his thoughts in the daytime. The mind needs a change of thought as well

as the body needs a change of raiment. The familiar maxim, "All work and no play makes Jack a dull boy," contains a vast amount of truth.

At the same time, nothing is more injurious to the chances of a young man in business than an overindulgence in the pleasures of what, for the want of a better word, we call "society." It is a rough but a true saying that "a man cannot drink whisky and be in business." Perhaps a softer interpretation of the idea would be this: that a man cannot be in society and be in business. This is impossible, and nothing that a young man can bear in mind will stand him to such good account as this fact. No mind can be fresh in the morning that has been kept at a tension the night before by late hours, or befogged by indulgence in late suppers. We need more sleep at twenty-five than we do at fifty, and the young man who grants himself less than eight hours' sleep every night just robs himself of so much vitality. The loss may not be felt or noticed at present, but the process of sleeping is only Nature's banking system of principal and interest. A mind capable of the fulfilment of its highest duties should be not only receptive to ideas, but quick to comprehend a point. With a fresh mind and a clear brain, a young man has two of the greatest levers of success. These cannot be retained under social indulgences. The dissipation of a night has its invariable influence upon the work of the morrow. I do not preach total abstinence from any habits to which human nature is prone. Every man ought to know what is good for him and what is



injurious to his best interests. An excess of anything is injurious, and a young man on the threshold of a business career cannot afford to go to the extreme in any direction. He should husband his resources, for he will need them all.

For no success is easily made nowadays. Appearances are tremendously deceptive in this respect. We see men making what we choose to regard and call quick success, because at a comparatively early age they acquire position or means. But one needs only to study the conditions of the business life of to-day to see how impossible it is to achieve any success except by the very hardest work. No young man need approach a business career with the idea that success is easy. The histories of successful men tell us all too clearly the lessons of patience and the efforts of years. Some men compass a successful career in less time than others. And if the methods employed are necessarily different, the requirements are precisely the same. It is a story of hard work in every case, of close application and of a patient mastery of the problem in hand. Advantages of education will come in at times and push one man ahead of another. But a practical business knowledge is apt to be a greater possession.



I know there are thousands of young men who feel themselves incompetent for a business career because of a lack of early education. And here might come in — if I chose to discuss the subject, which I do not —

the oft-mooted question of the exact value of a college education to the young man in business. But I will say this: a young man need not feel that the lack of a college education will stand in any respect whatever in the way of his success in the business world. No college on earth ever made a business man. The knowledge acquired in college has fitted thousands of men for professional success, but it has also unfitted other thousands for a practical business career. A college training is never wasted, although I have seen again and again five-thousand-dollar educations spent on five-hundred-dollar men. Where a young man can bring a college education to the requirements of a practical business knowledge, it is an advantage. But before our American colleges become an absolute factor in the business capacities of men their methods of study and learning will have to be radically changed. I have had associated with me both kinds of young men, collegiate and non-collegiate, and I must say that those who had a better knowledge of the practical part of life have been those who never saw the inside of a college and whose feet never stepped upon a campus. College-bred men, and men who never had college advantages, have succeeded in about equal ratios. The men occupying the most important commercial positions in New York to-day are self-made, whose only education has come to them from contact with that greatest college of all, the business world. Far be it from me to depreciate the value of a college education. I believe in its advantages too firmly. But no young man need feel

hampered because of the lack of it. If business qualities are in him they will come to the surface. It is not the college education ; it is the young man. Without its possession as great and honorable successes have been made as with it. Men are not accepted in the business world upon their collegiate diplomas, nor on the knowledge these imply.



There are a great many young men in business to-day who grow impatient. They are in a position for a certain time ; they are satisfactory to their employers, and then, because they are not promoted, they grow restless. These young men generally overlook a point or two. In the first place, they overlook the very important point that between the years of twenty and twenty-five a young man acquires rather than achieves. It is the learning period of life, the experience-gaining time. Knowledge that is worth anything does not come to us until we are past twenty-five. The mind, before that age, is incapable of forming wise judgment. The great art of accurate decision in business matters is not acquired in a few weeks of commercial life. It is the result of years. It is not only the power within him, but also the experience behind him, that makes a successful business man. The commercial world is only a greater school than the one of slates and slate-pencils. No boy, after attending school for five years, would consider himself competent to teach. And surely five years of commercial apprenticeship will not fit a young

man to assume a position of trust, nor give him the capacity to decide upon important business matters. In the first five years, yes, the first ten years, of a young man's business life, he is only in the primary department of the great commercial world. It is for him, then, to study methods, to observe other men—in short, to learn and not to hope to achieve. That will come later. Business, simple as it may look to the young man, is, nevertheless, a very intricate affair, and it is only by years of closest study that we master an understanding of it.

The electric atmosphere of the American business world is all too apt to make our young men impatient. They want to fly before they can even walk well. Ambition is a splendid thing in any young man. But he must not forget that, like fire and water, it makes a good servant but a poor master. Getting along too fast is just as injurious as getting along too slow. A young man between twenty and twenty-five must be patient. I know patience is a difficult thing to cultivate, but it is among the first lessons we must learn in business. A good stock of patience, acquired in early life, will stand a man in good stead in later years. It is a handy thing to have and draw upon, and makes a splendid safety-valve. Because a young man, as he approaches twenty-five, begins to see things more plainly than he did five years before, he must not get the idea that he is a business man yet, and entitled to a man's salary. If business questions, which he did not understand five years before, now begin to look clearer

to him, it is because he is passing through the transitory state that separates the immature judgment of the young man from the ripening penetration of the man. He is simply beginning. Afterward he will grow, and his salary will grow as he grows. But Rome wasn't built in a day, and a business man isn't made in a night. As experience comes, the judgment will become mature, and by the time the young man reaches thirty he will begin to realize that he didn't know as much at twenty-five as he thought he did. When he is ready to learn from others he will begin to grow wise. And when he reaches that state where he is willing to concede that he hasn't a "corner" on knowledge in this world, he will be stepping out of the chrysalis of youth.



There is another point upon which young men are often in doubt, and that is, just how far it pays to be honest in business. "Does it really pay to be honest in business?" they ask, and they are sincere and in earnest in the question.

Now, the simple fact of the matter is that a business success is absolutely impossible upon any other basis than one of the strictest honesty.

The great trouble with young men, nowadays, is that their ideas are altogether too much influenced by a few unfortunate examples of apparent success which are prominent — too prominent, alas! — in American life to-day. These "successful men" — for the most part identified in some way with politics — are talked about

incessantly; interviewed by reporters; buy lavish diamonds for their wives, and build costly houses, — all of which is duly reported in the newspapers. Young men read these things and ask themselves, "If he can do it, why not I?" Then they begin to look around for some "short cut to success," as one young fellow expressed it to me not long ago. It is owing to this practice of "cutting across lots" in business that scores of young men find themselves, after awhile in tight places. And the man who has once had about him an unsavory taint in his business methods rarely, very rarely, rids himself of that atmosphere in the eyes of his acquaintances. How often we see some young man in business, representative of the very qualities that should win success. Every one agrees that he is brilliant. "He is clever," is the general verdict. His manner impresses one pleasantly, he is thoroughly businesslike, is energetic, and yet, somehow, he never seems to stick to one place. People wonder at it, and excuse it on the ground that he hasn't found the right place. But some day the secret is explained. "Yes, he *is* clever," says some old business man, "but do you know he isn't — well, he isn't quite safe!" "Quite safe!" How much that expresses; how clearly that defines hundreds and hundreds of the smartest young men in business to-day. He is everything else — but he isn't "quite safe!" He is not dishonest in any way, but he is, what is equally as bad, not quite reliable. To attain success he has, in other words, tried to "cut across lots." And rainbow-chasing is really a very commenda-

ble business in comparison to a young man's search for the "royal road to success." No success worth attaining is easy; the greater the obstacles to overcome, the surer is the success when attained. "Royal roads" are poor highways to travel in any pursuit, and especially in a business calling.

It is strange how reluctant young men are to accept, as the most vital truth in life, that the most absolute honesty is the only kind of honesty that succeeds in business. It isn't a question of religion or religious beliefs. Honesty does not depend upon any religious creed or dogma that was ever conceived. It is a question of a young man's own conscience. He knows what is right and what is wrong. And yet, simple as the matter is, it is astonishing how difficult it is of understanding. An honest course in business seems too slow to the average young man. "I can't afford to plod along. I must strike and strike quickly," is the sentiment. Ah, yes, my friend, but not dishonestly. No young man can afford even to think of dishonesty. Success on honorable lines may sometimes seem slower in coming, but when it does come it outrivals in permanency all the so-called successes gained by other methods. To look at the methods of others is always a mistake. The successes of to-day are not given to the imitator, but to the originator. It makes no difference how other men may succeed—their success is theirs and not yours. You cannot partake of it. Every man is a law unto himself. The most absolute integrity is the one and the only sure founda-

tion of success. Such a success is lasting. Other kinds of success may seem so, but it is all in the seeming, and not in the reality. Let a young man swerve from the path of honesty, and it will surprise him how quickly every avenue of permanent success is closed against him. It is the young man of unquestioned integrity who is selected for the important position. No business man ever places his affairs in the hands of a young man whom he feels he cannot unhesitatingly trust. And to be trusted means to be honest. Honesty, and that alone, commands confidence. An honest life, well directed, is the only life for a young man to lead. It is the one life that is compatible with the largest and surest business success.



And so it is easy enough for any young man to succeed, provided he is willing to bear in mind a few very essential truths. And they are:

Above all things he should convince himself that he is in a congenial business. Whether it be a trade or a profession, — both are honorable and profitable, — let him satisfy himself, above everything else, that it enlists his personal interest. If a man shows that he has his work at heart his success can be relied on. Personal interest in any work will bring other things; but all the other essentials combined cannot create personal interest. That must exist first; then two-thirds of the battle is won. Fully satisfied that he is in the particular line of business in which he feels a stronger,



warmer interest than in any other, then he should remember :

First — That, whatever else he may strive to be, he must be absolutely honest. From honorable principles he never should swerve. There can be no half-way compromise.

Second — He must be alert, alive to every opportunity. He cannot afford to lose a single point, for that single point may prove to be the very link that would make complete the whole chain of a business success.

Third — He must ever be willing to learn, never overlooking the fact that others have long ago forgotten what he has still to learn. Firmness of decision is an admirable trait in business. The young man whose opinions can be tossed from one side to the other is poor material. But youth is full of errors, and caution is a strong trait.

Fourth — If he be wise he will entirely avoid the use of liquors. If the question of harm done by intoxicating liquor is an open one, the question of the actual good derived from it is not.

Fifth — Let him remember that a young man's strongest recommendation is his respectability. Some young men, apparently successful, may be flashy in dress, loud in manner, disrespectful to women and irreverent toward sacred things. But the young man who is respectable always wears best. The way a young man carries himself in his private life oftentimes means much to him in his business career. No matter

where he is, or in whose company, respectability, and all that it implies, will always command respect.



If any young man wishes a set of rules even more concise, here it is :

Get into a business you like.

Devote yourself to it.

Be honest in everything.

Be cautious. Think carefully about a thing before you act.

Sleep eight hours every night.

Do everything that means keeping in good health.

Don't worry. Worry kills more men than work does.

Avoid liquors of all kinds.

If you must smoke, smoke moderately.

Shun discussion on two points, — religion and politics.

Marry a good woman, and have your own home.

THE END.



